

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Telana Virata  
Debtor

Case No. 20-00204-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 24, 2021

User: AutoDocke  
Form ID: 318

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2021:**

Recip ID	Recipient Name and Address
db	+ Telana Virata, 1080 Nugent Way, York, PA 17402-7645
5292581	Acadia Recovery, PO Box 70256, Philadelphia, PA 19176-0256
5292584	Accounts Receivable Mgt, PO Box 8630, Richmond, VA 23226-0630
5292585	Advanced Eye Specialist, 2915 E. Prospect Road, York, PA 17402-9501
5292586	+ Allergy and Asthma Consultants, 1620 S. Queen Street, York, PA 17403-4637
5292596	+ Credit Bureau of York, 33 S. duke Street, York, PA 17401-1485
5292597	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5292598	EMP of York, PO Box 636884, Cincinnati, OH 45263-6884
5292600	+ Estate Info Services LLC, EIS Collections, PO Box 1703, Reynoldsburg, OH 43068-8703
5311974	+ FREEDOM MORTGAGE CORPORATION, Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5292601	Freedom Mortgage, 10500 Kincaid Drive, Suite 300, Cleveland, OH 44101-6486
5292603	+ Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
5292602	+ Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
5292604	+ Griest Himes Herrold Reynosa LLP, 129 E. Market Street, York, PA 17401-1221
5292606	Johns Hopkins, PO Box 64896, Baltimore, MD 21264-4896
5292607	LabCorp, PO box 2240, Burlington, NC 27216-2240
5292610	+ Lilla's Bridal, 3416 E. Market Street, York, PA 17402-2621
5292611	+ Medical Data Systems Inc, Mds, 2001 9th Ave Ste 312, Vero beach, FL 32960-6413
5292612	+ Medical Data Systems Inc, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
5292613	+ Medical Revenue Service, 645 Walnut Street, Ste 5, Gadsden, AL 35901-4173
5310207	+ Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113, USA 55113-0011
5303034	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
5292617	NCC, PO Box 9156, Alexandria, VA 22304-0156
5292618	Patient First, PO Bx 758941, Baltimore, MD 21275-8941
5292619	+ Physicians Billing Services, 2600 Eastern Blvd, 204, York, PA 17402-2916
5292620	+ Recievables Mngt / Patient First, PO Box 8630, Richmond, VA 23226-0630
5292621	Sheri Cover, Esquire, 25 N. Duke Street, Suite 208, York, PA 17401-1800
5292628	+ The Lending Club, 71 Stevenson Street, San Francisco, CA 94105-2934
5292629	+ Tim Baker, 3110 E. Market Street, York, PA 17402-2512
5294835	+ U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3325
5292630	Vital REcovery Services, PO Box 923748, Norcross, GA 30010-3748
5292631	+ Wellspan Health, 1001 S. George Street, York, PA 17403-3676
5292633	+ York Adams Tax Claim Bureau, PO BOX 15627, York, PA 17405-0156
5292634	+ York Hospital, 1001 S. George Street, York, PA 17403-3645

TOTAL: 34

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 24 2021 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5292587	EDI: RMCB.COM	Mar 24 2021 22:48:00	AMCA Collection Agency, 4 Westchestser Plaza, Bldg 4, Elmford, NY 10523-1615

5292582	+ Email/Text: bankruptcy@rentacenter.com	Mar 24 2021 19:05:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837
5292583	+ Email/Text: bankruptcy@rentacenter.com	Mar 24 2021 19:05:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837
5292588	+ EDI: RMCB.COM	Mar 24 2021 22:48:00	American Medical Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
5316064	Email/PDF: resurgentbknotifications@resurgent.com	Mar 24 2021 19:15:27	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5292589	EDI: CITICORP.COM	Mar 24 2021 22:48:00	Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5292590	EDI: CITICORP.COM	Mar 24 2021 22:48:00	Best Buy Credit Servies, PO Box 78009, Phoenix, AZ 85062-8009
5292595	EDI: CAPITALONE.COM	Mar 24 2021 22:48:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
5292591	+ EDI: CAPITALONE.COM	Mar 24 2021 22:48:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5292592	+ EDI: CAPITALONE.COM	Mar 24 2021 22:48:00	Capital One, Attn: General Correspondence/Bank, Po Box 30285, Salt Lake City, UT 84130-0285
5292594	EDI: CAPITALONE.COM	Mar 24 2021 22:48:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5292593	+ EDI: CAPITALONE.COM	Mar 24 2021 22:48:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
5384598	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Mar 24 2021 19:15:09	HUD, 451 7th Street, SW, Washington DC 20410-0002
5292605	EDI: IRS.COM	Mar 24 2021 22:48:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
5316066	Email/PDF: resurgentbknotifications@resurgent.com	Mar 24 2021 19:15:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5292608	+ Email/Text: bk@lendingclub.com	Mar 24 2021 19:05:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
5292615	+ EDI: DAIMLER.COM	Mar 24 2021 22:48:00	Mercedes Benz Financia, P.o. Box 961, Roanoke, TX 76262-0961
5292616	+ Email/Text: Bankruptcies@nragroup.com	Mar 24 2021 19:05:00	National Recovery Agency, 2491 Paxton Stret, Harrisburg, PA 17111-1036
5302898	EDI: PRA.COM	Mar 24 2021 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5299666	EDI: PENNDEPTREV	Mar 24 2021 22:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5299666	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 24 2021 19:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5292623	+ EDI: RMSC.COM	Mar 24 2021 22:48:00	Syncb/hhgreg, Po Box 965036, Orlando, FL 32896-5036
5292622	+ EDI: RMSC.COM	Mar 24 2021 22:48:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5293158	+ EDI: RMSC.COM	Mar 24 2021 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0314-1  
Date Rcvd: Mar 24, 2021

User: AutoDocke  
Form ID: 318

Page 3 of 4  
Total Noticed: 63

5292624	+ EDI: RMSC.COM	Mar 24 2021 22:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5292625	+ EDI: RMSC.COM	Mar 24 2021 22:48:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
5292626	+ EDI: RMSC.COM	Mar 24 2021 22:48:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5292627	EDI: RMSC.COM	Mar 24 2021 22:48:00	Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998
5292632	+ Email/Text: kcm@yatb.com	Mar 24 2021 19:05:00	York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156
TOTAL: 30			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
5292609	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
5307453	*	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
5315685	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5292599	##+	Escallate, 5200 Stoneham Road, North Canton, OH 44720-1584
5292614	##+	Memorial Hospital, 325 South Belmont Street, York, PA 17403-2608

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Dawn Marie Cutaia	on behalf of Debtor 1 Telana Virata dmcutaia@gmail.com cutaialawecf@gmail.com;r46159@notify.bestcase.com;judy.cutaialaw@gmail.com
Lawrence V. Young (Trustee)	lyoung@cgalaw.com pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

District/off: 0314-1  
Date Rcvd: Mar 24, 2021

User: AutoDocke  
Form ID: 318

Page 4 of 4  
Total Noticed: 63

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Mercedes-Benz Financial Services USA LLC ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1

**Telana Virata**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7835

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

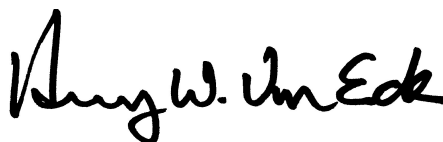
United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00204-HWV

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Telana Virata

3/24/21**By the  
court:**Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: MichaelMcHugh, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**